

Fill in this information to identify your case:

Debtor 1	<u>David</u>	<u>Frederick</u>	<u>Ralls, Jr</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania</u>		
Case number (if known)	<u>24-12228</u>		

☒ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
- ☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
- ☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross Income	Sources of income	Gross Income
Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)

From January 1 of current year until the date you filed for bankruptcy:

- ☒ Wages, commissions, bonuses, tips
- ☐ Operating a business

\$28,559.75

- ☐ Wages, commissions, bonuses, tips
- ☐ Operating a business

Debtor 1 **David** **Frederick** **Ralls, Jr** Case number (if known) **24-12228**
 First Name Middle Name Last Name

For last calendar year:(January 1 to December 31, **2023**)
 YYYY

☒ Wages, commissions, bonuses, tips **\$88,362.00**
☐ Operating a business

☐ Wages, commissions, bonuses, tips
☐ Operating a business

For the calendar year before that:(January 1 to December 31, **2022**)
 YYYY

☒ Wages, commissions, bonuses, tips **\$26,894.00**
☐ Operating a business

☐ Wages, commissions, bonuses, tips
☐ Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☒ No
☐ Yes. Fill in the details.

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575* or more?

- ☐ No. Go to line 7.
☐ Yes. List below each creditor to whom you paid a total of \$7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.
☒ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Citibank N.A. Creditor's Name		\$1,447.00	\$0.00	<input type="checkbox"/> Mortgage
Attn: Bankruptcy				<input type="checkbox"/> Car
5800 S Corporate Pl Number Street				<input checked="" type="checkbox"/> Credit card
Sioux Falls, SD 57108-5027 City State ZIP Code				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1

David Frederick Ralls, Jr

Case number (if known) **24-12228**

First Name Middle Name Last Name

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Citibank N.A. Creditor's Name Attn: Bankruptcy 5800 S Corporate Pl Number Street Sioux Falls, SD 57108-5027 City State ZIP Code		\$2,289.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Sb1 Federal Credit Union Creditor's Name Po Box 7480 Number Street Philadelphia, PA 19101-7480 City State ZIP Code		\$1,450.18	\$10,932.99	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Trumark Financial Credit Union Creditor's Name Attn: Bankruptcy 335 Commerce Dr Number Street Ft Washington, PA 19034-2701 City State ZIP Code		\$1,308.33	\$9,811.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Credit One Bank Creditor's Name Attn: Bankruptcy 6801 S Cimarron Rd Number Street Las Vegas, NV 89113-2273 City State ZIP Code		\$1,700.00	\$2,019.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
Acima Credit Creditor's Name 4th Floor 9815 South Monroe Street Number Street Sandy, UT 84070 City State ZIP Code		\$1,746.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other Lease
Macy's/DSNB Creditor's Name Attn: Bankruptcy 701 E 60th St N Number Street Sioux Falls, SD 57104-0432 City State ZIP Code		\$1,350.00	\$0.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input checked="" type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

Debtor 1	David	Frederick	Ralls, Jr	Case number (if known) 24-12228
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>	

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>Synchrony Bank/Lowe's</u>		\$1,100.00	\$0.00	<input type="checkbox"/> Mortgage
<small>Creditor's Name</small>				<input type="checkbox"/> Car
<u>c/o AIS InfoSource LP</u>				<input checked="" type="checkbox"/> Credit card
<u>4515 N Santa Fe Ave</u>				<input type="checkbox"/> Loan repayment
<small>Number Street</small>				<input type="checkbox"/> Suppliers or vendors
<u>Oklahoma City, OK 73118-7901</u>				<input type="checkbox"/> Other _____
<small>City State ZIP Code</small>				

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

- ☒ No
- ☐ Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
- ☐ Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title WILMINGTON SAVINGS FUND SOCIETY vs. DAVID RALLS	Mortgage Foreclosure	Philadelphia Court of Common Pleas	<input checked="" type="checkbox"/> Pending
		<small>Court Name</small>	<input type="checkbox"/> On appeal
Case number 230902315		1400 John F Kennedy Blvd	<input type="checkbox"/> Concluded
		<small>Number Street</small>	
		Philadelphia, PA 19107-3200	
		<small>City State ZIP Code</small>	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
- ☐ Yes. Fill in the information below.

Debtor 1 David Frederick Ralls, Jr Case number (if known) 24-12228
 First Name Middle Name Last Name

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<u>Latayscha Harmon</u> Person to Whom You Gave the Gift	Gift; Gift; Gift	<u>02/15/2024</u>	<u>\$1,000.00</u>
		<u>02/29/2024</u>	<u>\$1,000.00</u>
		<u>03/14/2024</u>	<u>\$9,000.00</u>
<u>603 E 3rd St</u> Number Street			
<u>Wilmington, DE 19801</u> City State ZIP Code			
Person's relationship to you <u>Girlfriend</u>			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Debtor 1 **David Frederick Ralls, Jr**

First Name Middle Name Last Name

Case number (if known) **24-12228****Part 7:** List Certain Payments or Transfers**16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.**Cibik Law, P.C.**

Person Who Was Paid

1500 Walnut Street Suite 900

Number Street

Philadelphia, PA 19102

City State ZIP Code

mail@cibiklaw.com

Email or website address

Person Who Made the Payment, if Not You

Description and value of any property transferred**Date payment or transfer was made****Amount of payment****Attorney's Fee****06/26/2024****\$2,075.00****17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

☒ No☐ Yes. Fill in the details.**18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).

Do not include gifts and transfers that you have already listed on this statement.

☐ No☒ Yes. Fill in the details.**Ramya Bashmila Bonu**

Person Who Received Transfer

712 Christiana Mdws

Number Street

Bear, DE 19701-2813

City State ZIP Code

Person's relationship to you

Buyer**Description and value of property transferred****Describe any property or payments received or debts paid in exchange****Date transfer was made****528 Equinox Drive, Bear, DE 19701****Debtor received \$46,328.42 from the sale of the property after closing.****02/15/2024****19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?**(These are often called *asset-protection devices*.)☒ No☐ Yes. Fill in the details.

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

☒ No

☐ Yes. Fill in the details.

☒ No

☐ Yes. Fill in the details.

☐ No

☒ Yes. Fill in the details.

		Who else has or had access to it?	Describe the contents	Do you still have it?
<u>Storage Rentals of America</u> Name of Storage Facility		_____ Name	Various used pieces of furniture <div></div>	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
<u>100 E Scotland Dr</u> Number Street		_____ Number Street		
_____ <u>Bear, DE 19701-1756</u> City State ZIP Code		_____ City State ZIP Code		

☒ No

☐ Yes. Fill in the details.

Debtor 1 **David Frederick Ralls, Jr**
 First Name Middle Name Last Name

Case number (if known) **24-12228**

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No
- ☐ Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation
- ☐ No. None of the above applies. Go to Part 12.
- ☒ Yes. Check all that apply above and fill in the details below for each business.

Emagination Contracting, LLC

Name

1000 N West St Ste 1501

Number Street

Wilmington, DE 19801-1001

City State ZIP Code

Describe the nature of the business

Contracting

Employer Identification number
Do not include Social Security number or ITIN.

EIN: _____

Name of accountant or bookkeeper

David Frederick Ralls

Dates business existed

From **09/10/2015** To **01/31/2023**

Debtor 1	<u>David</u>	<u>Frederick</u>	<u>Ralls, Jr</u>	Case number (if known) <u>24-12228</u>
	First Name	Middle Name	Last Name	

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ David Frederick Ralls, Jr
Signature of David Frederick Ralls, Jr, Debtor 1

Date 08/22/2024

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).